
Overview of Changes from 2013-2014 to 2014-2015



This section provides an overview of the changes made from 2013-2014 to 2014-2015 for Common Origination and Disbursement (COD). The changes made for the 2014-2015 Award year will be implemented in the COD System beginning April 2014.

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Common Origination and Disbursement (COD) Changes

Changes from 2013-2014 to 2014-2015

The change descriptions are organized by the following three categories: Additions, Modifications, and Removals. The first column provides a description of each change. The remaining columns indicate which programs the change will affect.

Additions to Common Origination and Disbursement

Description	Pell Grant Program	ACG Program	National SMART Grant Program	Direct Loan Program	TEACH Grant Program
Direct Loan Subsidized Usage Limit					
Non-Credential Teacher Certification File					

Modifications to Common Origination and Disbursement

Description	Pell Grant Program	ACG Program	National SMART Grant Program	Direct Loan Program	TEACH Grant Program
Pell Multiple Reporting Record					
Pell Reconciliation Report					
Pell Year to Date Report					
Pell LEU Report					
Pell LEU Escalation					
Full Schema Validation					
Direct Loan Rebuild Report					
Direct Loan Origination Fees					

Removals from Common Origination and Disbursement

Description	Pell Grant Program	ACG Program	National SMART Grant Program	Direct Loan Program	TEACH Grant Program
N/A					

Additions to COD for 2014-2015

Direct Loan Subsidized Usage

In June 2013, the COD system began tracking borrowers who were subject to the 150% subsidy usage limit. Beginning in April 2014, the COD System will begin calculating a borrower's subsidized usage and returning that information to schools on the common record response.

In order to calculate a borrower's usage, schools will be required to submit additional loan data on the incoming common record. All new loan data fields, and COD calculated usage fields, will be returned on the common record response.

COD will reject new loan originations and/or disbursements which cause the borrower to exceed the 150% subsidy usage limit.

A borrower's subsidy usage limit may include loan data from multiple schools. As such, the COD System will send a new system generated acknowledgement type to schools, containing the borrower's updated subsidy usage, when a borrower's subsidy usage limit has changed, and the change was not initiated by that school. The school that submitted that batch which causes the change in the borrower's subsidy usage limit will not receive the new system generated acknowledgement.

The Direct Loan Rebuild will be modified to include the new COD calculated subsidy usage limit values.

Non-Credential Teacher Certification Files

As a part of a borrower's Direct Loan subsidy usage calculations, the COD System will calculate two separate usage values: a standard subsidy usage calculation, and a non-credential teacher certification subsidy usage calculation.

For Award Years 2014-2015 and forward, schools may indicate that loans are for non-credential teacher certification programs via the common record.

For Award Years 2013-2014 and prior, schools must submit a separate CSV file to COD, in order to correctly identify which loans are originated for non-credential teacher certification programs.

COD is ready to receive non-credential teacher certification program files but will not process the files until April 2014. See Volume II Section 1 for specific message class, file layout, and business rules.

Program Classification of Instructional Program (CIP) Code

Beginning in April 2014, the COD System will be modified to require the <ProgramCIPCode> on all Direct Loan and TEACH disbursement records.

The <ProgramCIPCode> is not required on Pell Grant disbursement records for the 2014-2015 award year. This data element is reserved for future use.

The COD System shall reject a Direct Loan or TEACH disbursement which does not contain the <ProgramCIPCode> with edit 994. The COD System shall validate that the CIP code reported is a valid CIP code. If the CIP code is not valid, the COD System shall reject the disbursement with edit 996.

Modifications to COD for 2014-2015

Pell Multiple Reporting Record

Beginning in April 2014, the COD System will begin receiving EFCs of up to 6 characters from CPS.

The Pell Multiple Reporting Record will be updated to reflect 6 character EFCs.

Pell Reconciliation Report

Beginning in April 2014, the COD System will begin receiving EFCs of up to 6 characters from CPS.

The Pell Reconciliation Report will be updated to reflect 6 character EFCs.

Pell Year to Date Report

Beginning in April 2014, the COD System will begin receiving EFCs of up to 6 characters from CPS.

The Pell Year to Date Report will be updated to reflect 6 character EFCs.

Pell Lifetime Eligibility Used (LEU) Report

Beginning in April 2014, the COD System will begin receiving EFCs of up to 6 characters from CPS.

The Pell Lifetime Eligibility Used Report will be updated to reflect 6 character EFCs.

Pell LEU Escalation

Beginning in April 2014, the COD web site will allow school users to dispute a student's Lifetime Eligibility Used. As a part of the dispute resolution process, the COD System will communicate with any applicable schools using their TG mailbox. LEU dispute status messages will be sent as text files using the PGLETXOP message class.

Full Schema Validation

Beginning in April 2014, the COD System will introduce new schema version 4.0a. Additionally, all 2.0 versions and the 3.0a, 3.0b & 3.0c versions of the common record schema will be retired.

As a part of the 4.0a schema implementation, the COD System will begin to fully enforce schema validation on incoming common records. COD will introduce a new document level reject edit, Edit 210, to be included on a common record response, if the incoming common record fails schema validation. Batches which reject due to failed schema validation will not be viewable on the COD web site.

Direct Loan PLUS Address Reporting

Beginning in June 2014, the COD System will implement a new warning edit, Edit 214, that will be triggered on the borrower level if a domestic address is not submitted in the Permanent or Alternates Address country block on origination or maintenance of a Direct PLUS loan.

Direct Loan Rebuild Report

Beginning in April 2014, the COD System will update the Direct Loan Rebuild Report to include information about the borrower's subsidy usage limit. The Origination Record and the Disbursement Record of the Direct Loan Rebuild file will be updated. The record length change is applied for all award years.

Direct Loan Origination Fees

Beginning in September 2014, the COD System will begin to validate Origination Fee and Interest Rebate Percentages by Grade Level per Direct Loan award type (Direct Loan Unsubsidized, Subsidized, and PLUS). The COD system will continue to use the Earliest Disbursement Date, EDD, on the award to determine the correct Origination Fee and Interest Rebate Percentages for the award's Grade Level/award type combination. The EDD of a loan is date of the earliest actual disbursement, or the earliest anticipated disbursement, if there are no actual disbursements for the award.

- For Subsidized and Unsubsidized Loans first disbursed on or after 10/1/2014, the origination fee will be 1.073%, pending grade level/award type combination.
- For PLUS Loans first disbursed on or after 10/1/2014, the origination fee will be 4.292%, pending grade level/award type combination.
- A new edit, Edit 213, will be used to prevent the acceptance of Direct Loan disbursements on awards with incorrect Origination Fee and/or Interest Rebate Percentages per the award's Earliest Disbursement Date. This edit will be in affect September 2014 and forward. For more information regarding this new edit please refer to Volume II, Section 4 - Edits of the 2014-2015 Technical Reference.
- For more information regarding the origination fee changes including grade level/award type combinations please refer to Volume II, Section 1 - Implementation Guide of the 2014-2015 Technical Reference.